

## From Woodcuts to Digital Imagery—the National Insurance Crime Bureau at 100.

Early in the 20<sup>th</sup> Century automobiles were competing with horses for access to the nation's primitive network of roads and byways. If you were affluent enough to own a vehicle, you were limited where you could go with it mostly due to roads being more passable by animal than "horseless carriage."

And when you did venture out in your auto, estimating your range on a tank of gas—with a healthy cushion for the unexpected—was paramount to knowing whether you would be riding back or walking. Filling stations were not as plentiful as they are these days.

Before long, however, Henry Ford's introduction of the assembly line using standardized parts revolutionized auto making and allowed families of modest means to acquire their first automobile. What was initially a play toy for the well-heeled became a popular convenience and for many, a necessity.

As with most things in our society, there are two ways to acquire them—legitimately and illegitimately. With the appearance of automobiles in ever-increasing numbers, it wasn't long before some unsavory types saw a way to illegitimately acquire them and sell them to others for a profit. Welcome to the new world of auto theft.

In the summer of 1912, a five-passenger Chalmers automobile was stolen from a Chicago street. The vehicle was insured by the Boston Insurance Company and they wanted it back. The task fell to Fred J. Sauter, Boston's man in Chicago. With no rapid communications or glossy color photo capability in those days, Sauter's first task was to obtain a woodcut from the local Chalmers dealer. A woodcut is an image carved into a block of wood.

While that was being prepared, word arrived that two additional Chalmers had been stolen and their insurers also wanted a woodcut from that same Chalmers dealer. Sauter suggested to the others, John Gallagher of Aetna Insurance and Frank Meinel of London and Lancashire Insurance, that it would be more economical and efficient to include their loss data on his "reward card" which would be mailed to surrounding law enforcement agencies.

Shortly after this episode, the three men agreed that communication, cooperation and collaboration were going to be essential elements for insurance investigators and they formed the Automobile Protective and Information Bureau which, in 1927, became the National Automobile Theft Bureau (NATB).

As IAATI members know, the NATB employed the most experienced and knowledgeable auto theft investigators in the private sector most of whom came from law enforcement and brought their collective skills under one roof to serve insurers and law enforcement across the nation.

Backed by equally capable analysts in its regional and home office headquarters, the NATB brought its expertise to bear on the national and international auto theft problem. In doing so, the NATB created solid relationships with law enforcement, prosecutors and insurance company investigators that have endured through the years.

When the NATB merged with the Insurance Crime Prevention Institute in 1992 to become the present-day NICB, it assumed additional responsibilities beyond auto theft and recovery. In recent years the investigative priorities of the NICB have been realigned to reflect the most damaging kinds of insurance fraud while still maintaining a sizeable footprint in the auto theft world.

NICB agents, analysts and trainers are all as capable today as ever and are all willing to assist local, state, federal and international law enforcement on matters of vehicle theft, recovery and identification.

Long gone are the days of waiting for woodcuts to get the word out about an auto theft. Today, NICB agents in the field can send a digital photo or scan a VIN barcode and get an immediate status response from NICB headquarters. The NICB website, instant messaging and social media are all available in NICB's digital toolbox and all of that helps all of us work more efficiently and more collaboratively as we tackle domestic and international auto theft.

By Frank G. Scafidi

Director, Public Affairs

National Insurance Crime Bureau